

1996 Commissioner's Report on Underserved Communities

Table D - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Commercial Auto Liability *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	871,980	124,092	14.23%
AMERICAN HOME ASSURANCE CO	1	1	100.00%
NEW HAMPSHIRE INS CO	58	20	33.67%
AMERICAN RELIABLE INS CO	1,371	393	28.65%
AETNA INS COS	310,644	83,145	26.77%
CENTURY-NATIONAL INS CO	23,277	4,747	20.39%
ZURICH INS COS	125	25	19.69%
WILSHIRE INS CO	4,355	842	19.34%
GREAT AMERICAN GROUP	752	140	18.65%
NATIONAL UNION FIRE INS CO OF PITTS	126	23	18.30%
NORTH AMERICAN SPECIALTY INS CO	655	115	17.56%
HARCO NATIONAL INS CO	1,005	172	17.12%
MERCURY CASUALTY CO	22,218	3,091	13.91%
GRANITE STATE INS CO	54	7	13.48%
FARMERS INS EXCHANGE	39,310	5,223	13.29%
UNITED SOUTHERN ASSURANCE CO	246	30	12.25%
WAUSAU INS COS	439	54	12.20%
CRUM & FORSTER GROUP	9	1	11.32%
COMMERCIAL UNION INS COS.	13,365	1,504	11.25%
ALLSTATE INS GROUP	28,020	3,097	11.05%
TRAVELERS INS COS	717	73	10.25%
ATLANTIC MUTUAL INS COS	175	18	10.17%
FEDERAL INS CO	3,251	320	9.86%
KEMPER INS COS	898	88	9.85%
OREGON MUTUAL INS CO	20	2	9.83%
FIREMANS FUND INS CO	7,005	612	8.74%
MARKEL INS CO	1,061	89	8.35%
UNITED STATES FIDELITY&GUARANTY CO	429	36	8.28%
NATIONAL AMERICAN INS CO OF CA	387	30	7.70%
CNA INS COS	1,590	122	7.69%
SAFECO INS GROUP	6,748	490	7.26%
PACIFIC INDEMNITY CO	248	18	7.07%
SEQUOIA INS CO	34,824	2,387	6.85%
AMERICAN STATES INS COS	19,921	1,292	6.48%
VIGILANT INS CO	441	27	6.09%
COMMERCE & INDUSTRY INS CO	26	2	6.05%
HANOVER INS CO	153	9	5.89%
INS CO OF THE WEST	7,009	408	5.83%
CALFARM INS CO	62,251	3,557	5.71%
PROGRESSIVE INS	14,625	813	5.56%

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TOTAL **	871,980	124,092	14.23%
ALLIED MUTUAL INS CO	19,876	1,068	5.37%
FINANCIAL INDEMNITY CO	17,618	911	5.17%
STATE FARM INS COS	141,107	6,295	4.46%
AMCO INS CO	6,925	271	3.91%
HARTFORD INS COS	17,390	669	3.85%
MASSACHUSETTS BAY INS CO	581	20	3.41%
ST PAUL INS	32,549	1,027	3.16%
GRANGE INS ASSOCIATION	7,023	214	3.04%
RANGER INS CO	21,068	597	2.83%
LANDMARK INS CO	13	0	2.53%
AMICA MUTUAL INS CO	26	0	0.00%

* See Definitions

** Represents approximately 23.23% of the market.